

Quarterly Loan Review Summary

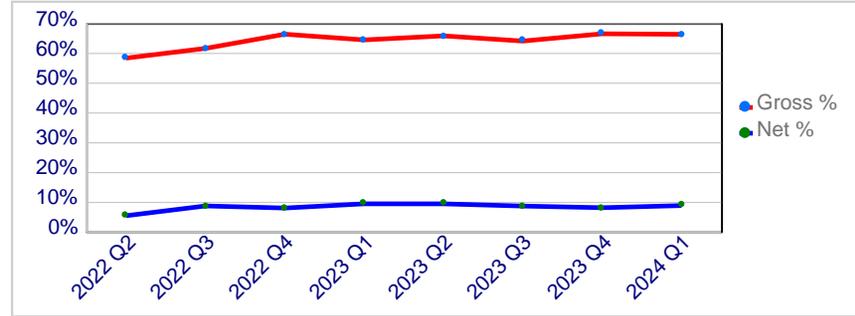
Completed Quarter(s): 2022 Q2, 2022 Q3, 2022 Q4, 2023 Q1, 2023 Q2, 2023 Q3, 2023 Q4, 2024 Q1

Location(s): All

Sample: Total

Material Defects

Qtr	# of Loans	Gross #	Gross %	Net #	Net%
2022 Q2	4,382	2,560	58.4%	243	5.5%
2022 Q3	7,795	4,809	61.7%	688	8.8%
2022 Q4	6,319	4,199	66.5%	513	8.1%
2023 Q1	8,094	5,223	64.5%	772	9.5%
2023 Q2	7,696	5,071	65.9%	733	9.5%
2023 Q3	8,331	5,344	64.1%	732	8.8%
2023 Q4	7,856	5,231	66.6%	646	8.2%
2024 Q1	8,517	5,656	66.4%	762	8.9%



Review Ratings

Quarter	Conforming	Deficient	Mitigated	Remediated	Indem	Other
2022 Q2	1,322	500	2,317	13	208	22
2022 Q3	2,066	920	4,121	18	643	27
2022 Q4	1,344	776	3,686	12	481	20
2023 Q1	1,846	1,025	4,451	25	731	16
2023 Q2	1,640	985	4,338	32	655	46
2023 Q3	1,927	1,060	4,612	21	689	22
2023 Q4	1,739	886	4,585	15	618	13
2024 Q1	1,832	1,029	4,894	21	733	8
Total	13,716	7,181	33,004	157	4,758	174

Review Ratings %

Quarter	Conforming	Deficient	Mitigated	Remediated	Indem	Other
2022 Q2	30.2%	11.4%	52.9%	0.3%	4.7%	0.5%
2022 Q3	26.5%	11.8%	52.9%	0.2%	8.2%	0.3%
2022 Q4	21.3%	12.3%	58.3%	0.2%	7.6%	0.3%
2023 Q1	22.8%	12.7%	55.0%	0.3%	9.0%	0.2%
2023 Q2	21.3%	12.8%	56.4%	0.4%	8.5%	0.6%
2023 Q3	23.1%	12.7%	55.4%	0.3%	8.3%	0.3%
2023 Q4	22.1%	11.3%	58.4%	0.2%	7.9%	0.2%
2024 Q1	21.5%	12.1%	57.5%	0.2%	8.6%	0.1%
Total	23.3%	12.2%	55.9%	0.3%	8.1%	0.3%

